

## AGENDA SUMMARY ITEM

**Agenda Item #: C - 1**

**Agenda Item:** Approval and authorization for the Village Manager to enter into a renewal contract with Call a Doctor Plus and a renewal contract with CIGNA Healthcare to provide Health, Dental and Vision, New York Life for Life/Disability Insurance, and AETNA Resources for Living for EAP for the employees of the Village of Royal Palm Beach.

---

The Gehring Group, the Village's agent of record, prepared on behalf of the Village a summary of all healthcare renewals to be effective for the period from October 1, 2024 through September 30, 2025.

**Health Insurance**

**Company**

CIGNA

**Renewal**

3.0% rate change with change in Co-Insurance %

CIGNA will keep the plan as it currently is with no changes to level of coverage.

Call a Doctor (Teladoc) - A web based, interactive health related service to provide consultation to employees at no charge. A renewal at a cost of \$5.50 per month per member inclusive of 5 additional family dependents for fiscal year 2024-2025.

**Dental Insurance**

Dental Insurance will be provided through CIGNA. Both the Dental HMO and PPO plans will have no increase as a result of a rate guarantee until September 30,2025.

**Life Insurance, AD&D, LTD, STD & EAP**

New York Life will continue to be our contract for Group Life, Accidental Death and Dismemberment, Long Term Disability (LTD), and STD ASO/ATP (Administrative Services Only/Advice to Pay). NY Life is giving the Village a rate pass this year and is doing another open enrollment, allowing existing employees to sign up for Voluntary Life with guaranteed issue.

Horizon Health (AETNA), the Village's Employee Assistance carrier, will be a 0% rate increase due to being in year three of a three year rate guarantee contract which will expire on September 30, 2025.

**Vision Insurance**

Vision Insurance will be provided through CIGNA. Vision contract will have no increase as a result of a rate guarantee until September 30, 2025.

**Recommended Action:**

Staff recommends Council approve the award of the renewal contract with Call A Doctor, an interactive web based medical service plan, and renewal contract to Cigna Healthcare, HDHP Current Plan with a 3.0% rate change to provide the HDHP health insurance plan for the employees of the Village of Royal Palm Beach with the Village funding 66.67% of the deductible in a Health Savings Account/Health Reimbursement Account, Cigna Dental, New York Life, LTD, ASO/ATP STD, AD&D, and AETNA Resources for Living for the Employee Assistance Program.

Attached hereto for further review is a total cost analysis as provided by the Gehring Group for the health insurance coverage discussed above.

Initiator	Village Manager Approval	Agenda Date	Village Council Action
Monika Bowles Dir of HR and Risk & Sharon Almeida Finance Director		07/18/24	

Village of Royal Palm Beach  
Employee Benefits Executive Cost Summary  
Effective Date: October 1, 2024



COVERAGE		CURRENT	RENEWAL			
<b>HEALTH</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>	<b>ER Monthly Cost</b>	<b>EE Monthly Cost</b>	<b>EE Bi Wkly Cost (24)</b>
<b>HSA Plan</b>		<i>Expires 9/30/2024</i>	<i>Expires 9/30/2025</i>			
Employee	49	\$989.47	\$1,019.14	\$917.23	\$101.91	\$50.96
Employee + Spouse	14	\$1,799.84	\$1,853.84	\$1,483.07	\$370.77	\$185.38
Employee + Child(ren)	7	\$1,634.67	\$1,683.70	\$1,346.96	\$336.74	\$168.37
Employee + Family	<u>21</u>	\$2,755.03	\$2,837.68	\$2,270.14	\$567.54	\$283.77
<b>ANNUAL PREMIUM</b>	<b>91</b>	<b>\$1,715,761</b>	<b>\$1,767,226</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$51,464</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>3.0%</b>			
<b>DENTAL</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>	<b>ER Monthly Cost</b>	<b>EE Monthly Cost</b>	<b>EE Bi Wkly Cost (24)</b>
<b>PPO</b>		<i>Expires 9/30/2025</i>	<i>Expires 9/30/2025</i>			
Employee	10	\$55.32	\$55.32	\$17.03	\$38.29	\$19.14
Employee + One	10	\$129.69	\$129.69	\$33.59	\$96.10	\$48.05
Employee + Family	4	\$194.53	\$194.53	\$50.38	\$144.15	\$72.07
<b>Managed Dental</b>		<i>Expires 9/30/2025</i>	<i>Expires 9/30/2025</i>			
Employee	31	\$21.29	\$21.29	\$17.03	\$4.26	\$2.13
Employee + One	12	\$41.99	\$41.99	\$33.59	\$8.40	\$4.20
Employee + Family	<u>21</u>	\$62.98	\$62.98	\$50.38	\$12.60	\$6.30
<b>ANNUAL PREMIUM</b>	<b>88</b>	<b>\$61,376</b>	<b>\$61,376</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>VISION</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>	<b>ER Monthly Cost</b>	<b>EE Monthly Cost</b>	<b>EE Bi Wkly Cost (24)</b>
		<i>Expires 9/30/2025</i>	<i>Expires 9/30/2025</i>			
Employee	28	\$8.32	\$8.32	\$0.00	\$8.32	\$4.16
Employee + Spouse	11	\$16.63	\$16.63	\$0.00	\$16.63	\$8.32
Employee + Child(ren)	4	\$16.80	\$16.80	\$0.00	\$16.80	\$8.40
Employee + Family	<u>11</u>	\$26.48	\$26.48	\$0.00	\$26.48	\$13.24
<b>ANNUAL PREMIUM</b>	<b>54</b>	<b>\$9,292</b>	<b>\$9,292</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>LIFE</b>		<b>New York Life</b>	<b>New York Life</b>			
		<i>Expires 9/30/2024</i>	<i>Expires 9/30/2027</i>			
Life Rate / \$1,000		\$0.270	\$0.270			
AD&D Rate / \$1,000		\$0.026	\$0.026			
Life Volume		\$7,536,400	\$7,536,400			
AD&D Volume		\$7,536,400	\$7,536,400			
<b>ANNUAL PREMIUM</b>		<b>\$26,769</b>	<b>\$26,769</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>SHORT TERM DISABILITY</b>		<b>New York Life</b>	<b>New York Life</b>			
		<i>Expires 9/30/2024</i>	<i>Expires 9/30/2027</i>			
Administration Fee	111	\$2.71	\$2.71			
<b>ANNUAL PREMIUM</b>		<b>\$3,610</b>	<b>\$3,610</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>LONG TERM DISABILITY</b>		<b>New York Life</b>	<b>New York Life</b>			
		<i>Expires 9/30/2024</i>	<i>Expires 9/30/2027</i>			
Rate / \$100		\$0.380	\$0.380			
Long Term Disability Volume		\$612,878	\$612,878			
<b>ANNUAL PREMIUM</b>		<b>\$27,947</b>	<b>\$27,947</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>EMPLOYEE ASSISTANCE PROGRAM</b>		<b>Aetna Resources for Living</b>	<b>Aetna Resources for Living</b>			
		<i>Expires 9/30/2025</i>	<i>Expires 9/30/2025</i>			
Rate / PEPM	111	\$2.32	\$2.32			
<b>ANNUAL PREMIUM</b>		<b>\$3,090</b>	<b>\$3,090</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>			
<b>TOTAL PROGRAM SUMMARY</b>		<b>Total</b>	<b>Total</b>			
<b>TOTAL MONTHLY PREMIUM</b>		<b>\$153,987</b>	<b>\$158,276</b>			
<b>TOTAL ANNUAL PREMIUM</b>		<b>\$1,847,846</b>	<b>\$1,899,311</b>			
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$51,464</b>			
<b>% INCREASE</b>		<b>N/A</b>	<b>2.8%</b>			